

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF VIRGINIA**

In re:

Richard Todd Ardis

Debtor(s)

§ Case No. 00-09-36555

§

§

§

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Robert E. Hyman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/08/2009.
- 2) The plan was confirmed on 12/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/07/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/19/2011.
- 5) The case was converted on 03/22/2011.
- 6) Number of months from filing or conversion to last payment: 17.
- 7) Number of months case was pending: 17.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$204,049.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$	5,830.00	
Less amount refunded to debtor	\$	0.00	
NET RECEIPTS:			\$ 5,830.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$	2,000.00
Court Costs	\$	0.00
Trustee Expenses & Compensation	\$	291.61
Other	\$	114.54
TOTAL EXPENSES OF ADMINISTRATION:	\$	2,406.15
Attorney fees paid and disclosed by debtor:	\$	1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Sched.	Claim Asserted	Claim Allowed	Prin. Paid	Int. Paid
WACHOVIA BANK, NATIONAL ASSOCIATION	Unsecured	0.00	3937.10	3937.10	0.00	0.00
WACHOVIA BANK, NATIONAL ASSOCIATION	Secured	42000.00	41222.51	0.00	0.00	0.00
VIRGINIA DEPARTMENT OF TAXATION	Priority	1000.00	790.34	598.16	313.50	0.00
VIRGINIA DEPARTMENT OF TAXATION	Unsecured	1000.00	790.34	192.18	0.00	0.00
GMAC MORTGAGE LLC	Secured	39000.00	390296.35	25489.37	1090.62	0.00
HOME FURNISHINGS CREDIT COMPANY	Secured	8335.00	8502.58	6678.86	859.57	195.84
HOME FURNISHINGS CREDIT COMPANY	Unsecured	NA	8502.58	1823.72	0.00	0.00
YELLOW BOOK USA	Unsecured	43520.00	43519.19	43519.19	0.00	0.00
PRA RECEIVABLES MANAGEMENT, LLC	Unsecured	931.00	931.19	931.19	0.00	0.00
VIRGINIA CREDIT UNION, INC.	Unsecured	NA	20008.77	20008.77	0.00	0.00
BOLEMAN LAW FIRM, P.L.C.	Other Expense	0.00	114.54	114.54	114.54	0.00
ADVANTA BANK CORP.	Unsecured	11718.00	11550.73	11550.73	0.00	0.00
PRA RECEIVABLES MANAGEMENT, LLC	Unsecured	7328.00	7328.22	7328.22	0.00	0.00
AMERICAN INFOSOURCE LP as agent for	Unsecured	4073.00	4758.07	4758.07	0.00	0.00
HSBC BANK NEVADA N.A.	Secured	NA	848.40	848.40	247.10	0.00
PRA RECEIVABLES MANAGEMENT, LLC	Unsecured	2203.00	2184.07	2184.07	0.00	0.00
PRA RECEIVABLES MANAGEMENT, LLC	Unsecured	9934.00	8541.13	8541.13	0.00	0.00
MAGNOLIA POINTE OWNERS ASSOCIATION	Secured	894.00	894.92	894.92	313.15	0.00
U.S. BANK HOME MORTGAGE	Secured	143000.00	143122.74	2270.32	404.07	0.00
PIONEER BANK	Unsecured	3942.52	3942.52	3942.52	0.00	0.00
BOLEMAN LAW FIRM, P.L.C.	Attorney	3000.00	3000.00	2000.00	2000.00	0.00
IRS	Priority	4000.00	NA	NA	0.00	NA
FIRST HORIZON/FIRST USA	Unsecured	109047.00	NA	NA	NA	NA
ENGLERT, INC.	Unsecured	81.00	NA	NA	NA	NA

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 36,181.87	\$ 2,914.51	\$ 195.84
TOTAL SECURED:	<u>\$ 36,181.87</u>	<u>\$ 2,914.51</u>	<u>\$ 195.84</u>
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 598.16	\$ 313.50	\$ 0.00
TOTAL PRIORITY:	<u>\$ 598.16</u>	<u>\$ 313.50</u>	<u>\$ 0.00</u>
GENERAL UNSECURED PAYMENTS:	<u>\$ 108,716.89</u>	<u>\$ 0.00</u>	<u>\$ 0.00</u>

Disbursements:

Expenses of Administration	<u>\$ 2,406.15</u>	
Disbursements to Creditors	<u>\$ 3,423.85</u>	
TOTAL DISBURSEMENTS:		<u>\$ 5,830.00</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 03/24/2011

By: /s/Robert E. Hyman
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.